Certificate Number: 05781-PAM-DE-031474780

Bankruptcy Case Number: 18-03193



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 14, 2018</u>, at <u>10:05</u> o'clock <u>PM PDT</u>, <u>Penny Madl</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: August 14, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President